

2025 EH NBU Open Enrollment FAQs

Emergent Holdings is committed to the health and wellbeing of its employees and will continue to champion its employees by providing a highly competitive, valuable package, while also balancing our responsibility to manage our health care costs.

Here are some answers to questions you may have about these changes. Employees can always contact HRRequest@emergentholdingsinc.com or call 517-708-5400 to speak directly to an HR representative.

We will also host a series of informational webinars to walk you through these benefit changes and answer your questions. Following is the schedule:

- **Webinars**

- 11 a.m. to noon Wednesday, Oct. 16. [Register here in Enterprise Learn.](#)
- 11 a.m. to noon Monday, Nov. 18. [Register here in Enterprise Learn.](#)

- **Office Hours**

- We will offer optional virtual office hours so that NBU employees can join a Teams meeting and get their questions answered in real-time by HR benefit specialists. These optional office hours will be available from Nov. 18 through Dec. 2.
- Register for these office hours by visiting [Enterprise Learn](#). Employees can use the Team's chat function to connect with an HR Benefits representative during these times to ask general questions:
 - Noon to 4 p.m. Nov. 18
 - 9 a.m. to 1 p.m. Nov. 20
 - 11 a.m. to 3 p.m. Nov. 22
 - Noon to 4 p.m. Nov. 25
 - 9 a.m. to 1 p.m. Nov. 27
 - 10 a.m. to noon Dec. 2

Why are the health benefits changing?

While we've had to adjust certain aspects of our benefits in response to rising costs and market pressures, we've worked to preserve a highly- competitive benefits package that remains among the top tier of employers nationwide. We annually benchmark our medical, dental and vision benefits relative to a peer group of companies in our industry, and the broader market.

The significant market pressure and medical cost inflation we're facing is greater than what we've typically faced in years past, a situation shared by many of our customers.

We owe it to our members and customers to promote health care affordability for all and make our own internal adjustments. That includes the difficult decision to adjust the plan designs for our own employee health benefits in 2025.

Are the medical plan options changing?

Yes, the medical plan options are changing for 2025. Employees will have two health plan options for 2025: Simply Blue PPO 1000 and Simply Blue HSA 2000.

What is different about the Simply Blue PPO 1000 plan?

The out-of-pocket maximums will decrease from \$3,500 for an individual and \$7,000 for a family to \$2,250 for an individual and \$4,500 for family. Simply Blue PPO 1000 rates will increase, stay the same or decrease based on your 2024 plan selection. Information on 2025 rates can be found in the 2025 benefit book located on the Open Enrollment website.

What is different about the Simply Blue HSA 2000 plan?

The Simply Blue HSA 2000 plan will have several changes to the plan design. The employee out-of-pocket maximum will increase from \$3,000 for an individual and \$6,000 for a family to \$3,500 for an individual and \$7,000 for a family. The co-insurance will increase from 0% to 20% after deductible.

Prescription coverage will move from co-pays after deductible to co-insurance

after deductible. There will be no changes to the employee premiums or to the employer HSA contributions.

How do I enter my desired HSA/FSA contribution into Oracle if I've selected the Simply Blue HSA?

Watch [this video](#) "How to update your HSA or FSA" under the Video heading for details on how to update your contribution in Oracle.

When entering your election, you need to enter the annual total, not the bi-weekly total. Once you enter the total and click OK, it will show \$0 under the bi-weekly total. This is okay, the total bi-weekly amount will not show until you fully submit your elections.

Are the dental and vision plan options changing?

No, the dental and vision plans will not have changes to plan offerings, design, or employee premiums.

Why is the company no longer covering GLP-1s for weight loss?

The coverage decision was made after careful consideration from leaders across the company. This decision aligns to the decision we have made for our group customers. In June, the company announced that beginning Jan. 1, 2025, or on the group's 2025 health coverage renewal date, BCBSM and BCN will no longer cover prescriptions for Saxenda, Wegovy and Zepbound for weight loss for members in large fully insured groups. Blue Cross is committed to providing our members, including our employees with access to high-quality, affordable health care. We also have a responsibility, as stewards of our members' and customers' premiums, to ensure that the drugs we pay for benefit our members without adding excessive costs that impact all member and customer groups health care costs through increased premiums.

What if I don't make any changes during open enrollment?

If you do not take any action during open enrollment, your 2024 elections will rollover into 2025 with the following exceptions:

- If you are currently enrolled in Simply Blue 250 or the Simply Blue 500 PPO plans, which are not offered in 2025, you will be defaulted to “waive coverage”. It is very important that you login to Oracle during Open Enrollment to make a 2025 medical plan selection
- If you are enrolled in a HSA or FSA you must make a new election for 2025.

Will I receive a new ID card?

All employees who are enrolled in a medical plan will receive a new ID card to use for the 2025 plan year. Employees will only receive a new ID card for dental or vision if they make a plan change during open enrollment.